

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-15846-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik W. Yakow 241 Midland Blvd Howell, NJ 07731-1205	Lisa M. Yakow 241 Midland Blvd Howell, NJ 07731-1205
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Social Security No.:

xxx-xx-8835	xxx-xx-8537
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Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 30, 2018.

On February 24, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: April 9, 2019  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 27, 2019

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Erik W. Yakow  
 Lisa M. Yakow  
 Debtors

Case No. 18-15846-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db/jdb	Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205
cr	+U.S. Bank National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
517409994	ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929
517409995	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238)
517409996	Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
517409997	Central Jersey Emergency Medicine Assoc, PO Box 7200, Freehold, NJ 07728-7200
517409999	Comenitycapital/fe2lcc, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517410001	Freehold Area Radiology, PO Box 6548, Freehold, NJ 07728-6548
517410002	+Hackensack Meridian Health Physician, PO Box 419801, Boston, MA 02241-9801
517410003	Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307
517410004	Jersey Shore University Med Ctr, PO Box 650292, Dallas, TX 75265-0292
517410005	Jersey Shore University Medical, Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
517410006	KML Law Group, 316 Haddon Ave Ste 406, Westmont, NJ 08108-1235
517410007	Mr. Cooper/Nationstar Mtg, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517410008	New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935
517410010	Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr, Harrisburg, PA 17111-2729
517410012	Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr, Harrisburg, PA 17111-2729
517410011	Pennsylvania Turnpike Commission, Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
517410015	Princeton House Behavioral Health, 300 Clocktower Dr, Hamilton, NJ 08690-3010
517410016	Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
517410017	Rmb Inc-Centra State Medical Ctr, 409 Bearden Park Cir # C, Knoxville, TN 37919-7448
517410018	Scott H. Sekular, Esq., 208 Monmouth Rd, Oakhurst, NJ 07755-1568
517410019	Simons Agency, Inc.-Meridian Medical Grp, Attn: Bankruptcy, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517410020	Trans-Continental Credit & Collection, PO Box 5055, White Plains, NY 10602-5055
517562361	+U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517410022	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 01 2019 00:20:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 01 2019 00:20:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517409998	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 01 2019 00:19:58 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517410000	E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 01 2019 00:20:53 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
517525341	+E-mail/Text: bankruptcydpt@mcmcg.com Mar 01 2019 00:20:09 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517410009	E-mail/Text: Jerry.Bogar@conduent.com Mar 01 2019 00:21:08 New Jersey Turnpike Authority/E-Z Pass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517410013	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2019 00:24:54 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
517486855	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2019 00:46:04 Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
517494414	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2019 00:24:22 Portfolio Recovery Associates, LLC, c/o Forever 21, POB 41067, Norfolk VA 23541
517410014	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 01 2019 00:24:22 Portfolio Recovery-Synchrony Bank, PO Box 41067, Norfolk, VA 23541-1067
517550367	E-mail/Text: bnc-quantum@quantum3group.com Mar 01 2019 00:20:04 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517412477	+E-mail/PDF: gecscedi@recoverycorp.com Mar 01 2019 00:24:48 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517410021	E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 01 2019 00:19:17 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
517553493	+E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Mar 01 2019 00:35:26 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
	TOTAL: 14

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 40

Date Rcvd: Feb 28, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517409993 ##ACB Receivables, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marc C Capone on behalf of Joint Debtor Lisa M. Yakow 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com;e4ea5f23@maildrop.clio.com  
Marc C Capone on behalf of Debtor Erik W. Yakow 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com;e4ea5f23@maildrop.clio.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association  
rsolarz@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, ET AL  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7